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10 IN THE UNITED STATES BANKRUPTCY COURT
11 WESTERN DISTRICT OF WASHINGTON AT SEATTLE

12 In re

13 ZELLER, Keith M. & Courtney M.

14 Debtors.

Case No.: 18-12006-TWD

15 ZELLER, Keith M. & Courtney M.,

16 Plaintiffs,

17 v.

18 UNITED STATES OF AMERICA ACTING
19 THROUGH THE U.S. DEPARTMENT OF
20 EDUCATION,

21 Defendant.

Adv. No: 23-01009

**EX PARTE CONSENT JUDGMENT
DECLARING STUDENT LOAN DEBT
PARTIALLY DISCHARGEABLE**

22 Plaintiffs Keith M. Zeller and Courtney M. Zeller (Plaintiffs) and Defendant United
23 States of America, acting through the U.S. Department of Education (DOE) filed an “Ex Parte
24 Joint Motion for Entry of Consent Judgment Declaring Student Loan Debt Partially
25 Dischargeable.” (Joint Motion). For the reasons stated in the parties’ Joint Motion, the Court
26 finds that Plaintiffs are entitled to a declaration that their student loan debt held by DOE, as

described in the Certificate of Indebtedness attached to the Joint Motion as Exhibit A (the Debt),
is partially dischargeable to the extent of \$65,128, under 11 U.S.C. § 523(a)(8). Accordingly, the
Court GRANTS the Joint Motion and enters the following Consent Judgment:

1. Repaying the Debt in full would impose an undue hardship on Plaintiffs under 11
U.S.C. § 523(a)(8).

2. The Debt is partially dischargeable to the extent of \$65,128, under 11 U.S.C.
§ 523(a)(8).

3. If Plaintiffs complete their Chapter 13 Plan and receive a general discharge under
11 U.S.C. § 1328 in Case No. B18-12006-TWD, \$65,128.00 of the Debt shall be included within
such discharge.

4. This Judgment declaring presently dischargeable a portion of the Debt in this
adversary proceeding shall not prejudice or prevent entry of a judgment in a future adversary
proceeding seeking to discharge additional amounts of the Debt.

5. Plaintiffs and DOE shall bear their own costs and attorney fees related to this
action.

//END OF ORDER//

Presented by:

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